

Service Retirement

Service retirement benefits are available to members who cease ERS-covered employment and meet minimum service and/or age requirements. The monthly retirement benefit is made for life without interruption unless there is a return to full-time employment with an ERS or TRS agency, or to temporary employment in excess of the limits to be described in [Postretirement Employment](#).

A member is eligible to receive retirement benefits when:

- ◆ he or she has at least 10 years of service credit and has attained the age of 62 (age 56 for State Police)

A member is eligible to retire the first day of the month following attainment of age 62 with 10 years of creditable service. Members can only retire on the first day of any month they are eligible.

To apply for retirement, download a [RETIREMENT APPLICATION PACKET PART I FOR STATE EMPLOYEES](#) or [RETIREMENT APPLICATION PACKET PART I FOR NON-STATE EMPLOYEES](#) from the ERS. This packet includes the FORM 10-APPLICATION FOR RETIREMENT, INSURANCE AUTHORIZATION FORM (State employees only), and DIRECT DEPOSIT AUTHORIZATION.

The application must be received no less than 30 days nor more than 90 days prior to the effective date of retirement. It is the responsibility of the member to notify the ERS in writing regarding intent to retire. Please include your full name and the Social Security number or your full account number on all written correspondence.